



# Your Rights & Responsibilities

TEO FS-2

"Your Passport to Quality Health"

Fact Sheet

As a TRICARE beneficiary, you have both rights and responsibilities. Although your TRICARE benefit is designed to be as convenient and simple as possible, there are a few things you must do to fulfill your side of this health care program. We call this the "TRICARE Partnership."

## Your TRICARE Rights

- **World-class health care.**
- A **choice** of two health care plans in Europe: TRICARE Prime, an HMO-style plan, or TRICARE Standard, a fee-for-service plan, with co-pays and deductibles.
- For Prime enrollees, assignment to a **Primary Care Manager (PCM)** who will personally coordinate your health care needs.
- **Short waiting times.** Access-to-care standards that will ensure your medical needs are met on a timely basis.
- **No costs** for TRICARE Prime enrollees. Prime members pay no enrollment fees, cost shares or co-pays for authorized, covered services received from civilian providers.
- **Preferred Provider Networks (PPN)** of host nation providers to supplement routine care at your military treatment facilities (MTF), and for routine and specialty care not available at your MTF. The PPN is available to provide care for beneficiaries who live in areas supported by a MTF.
- **Bilingual Civilian Patient Liaisons**, who can assist you when you or a family member is seen by a host nation provider.
- **Free self care programs** that enable you to take charge of your continued good health.
- **Health Care Information Line®.** This toll-free nurse advice line can assist you seven days per week, 24 hours per day when you have questions about your health or need health care advice.

## Your TRICARE Responsibilities

- Ensure that you and your family members are enrolled in the **Defense Eligibility Enrollment Reporting System (DEERS)**. It is critical that you keep your DEERS information up-to-date. You can make changes at your local personnel office.
- Ensure your and your family members' **military ID cards** are up-to-date (an expired ID card can drop an individual out of DEERS, potentially resulting in medical claim denials).
- **Read all the TRICARE material** provided to you so you fully understand your benefit and make an informed decision about your family's medical care.
- After you fully understand your choices (remember that your local TSC can help), you must **choose** if you want to enroll your family in **TRICARE Prime or TRICARE Standard**.
- **Enroll yourself and your family** in Prime at your servicing TSC. If you wish to elect the TRICARE Standard benefit, please let your servicing TSC know so that they can annotate your record accordingly.
- **Contact your PCM for an authorization whenever you need specialty medical care** (when traveling in the U.S., pre-authorization is *not* required for TRICARE Europe Prime enrollees who are AD family members).
- Complete and return **customer satisfaction surveys** promptly to help us improve our health care system through your comments and suggestions.



### The Value of TRICARE

Between health insurance premiums and out-of-pocket expenses, the average American pays more than \$5,000 a year on health care expenses. TRICARE Prime eliminates almost all out-of-pocket expenses for most beneficiaries, and there are no premiums for active-duty members and families. It's a great part of your military benefit!